

### In the Claims

1. (Currently Amended) A computer implemented method for payment transactions between a consumer and a merchant comprising the steps of :

~~providing a customer account;~~

verifying electronically that the customer has an established credit card account;

creating an electronic data ~~financial~~ account ~~of limited access~~; [[and]]

establishing a purchasing limit and storing the purchasing limit in the data

account;

executing a purchase transaction having a dollar amount within the established

purchasing limit;

~~authorizing an amount of credit within the financial account of limited access; and~~

after executing the purchase transaction, requesting funds from the customer's

established credit card account and routing the funds to the merchant.

2. (Currently Amended) A computer implemented method according to claim 1, wherein the step of creating an electronic ~~financial~~ data account ~~of limited access~~ further comprises creating [[an]] a data account number and access code, the method further comprising the steps of:

accessing a merchant via a computer network;

performing procedures for executing the on-line purchase transaction ~~purchasing~~;

entering the data account number;

entering the access code;

electronically routing the data account number and access code to a service

provider;

the service provider confirming the ~~credit amount~~ data account number and access code; [[and]]

verifying that the purchase dollar amount is within the established purchasing limit; and

routing a request for funds totaling the dollar amount of the transaction to the customer's established credit card account issuer.

3. (Currently Amended) A computer implemented method according to claim 3 further comprising the steps of:

receiving the requested funds from the customer's established credit card account;

wiring the purchase dollar amount[[s]] of the purchase transaction to the merchant less a [[any]] discount fee; and

debiting reducing the established purchasing limit in the ~~financial~~ data account of limited access by the purchase dollar amount ~~the amount electronically transferred~~.

4. (Currently Amended) A system for e-commerce transactions comprising:

a network comprising, in communication, a consumer computer, a merchant computer, a credit card bank computer and a system provider computer;

the consumer computer in communication with the system provider computer for opening up [[an]] a data account, establishing a purchasing limit, and storing the purchasing limit in the data account;

the system provider computer in communication with the credit card bank computer for verifying consumer credit card account information and for requesting and receiving funds for issuing payments to a merchant after a consumer executes a purchase transaction;

the consumer computer in communication with the merchant computer for executing on-line purchase transactions totaling up to the established purchasing limit ~~purchasing~~; and

the system provider computer in communication with the merchant computer for verifying ~~customer~~ consumer data account information and for issuing funds received from the credit card bank computer to pay for consumer purchase transactions ~~transaction payment~~.

5. (Currently Amended) A computer systems for payment transactions between a consumer and a merchant comprising:

a system provider computer comprising:

~~means for opening a customer account;~~

means for verifying that ~~the customer~~ a consumer has an established credit card account;

means for creating an electronic ~~financial~~ data account for storing purchase limit information ~~of limited access~~; and

~~means for authorizing an amount of credit within the financial account of limited access;~~

means for requesting funds from the customer's established credit card account after the customer executes a purchase transaction; and

means for routing the requested funds to a merchant computer;

and

a consumer computer in communication with the system provider computer, said consumer computer comprising means for establishing a purchasing limit, said purchasing limit being stored in the data account.

6. (Currently Amended) A system according to claim 5, wherein the means for creating an electronic data account further comprises means for creating ~~[[an]]~~ a data account number and access code, the ~~system~~ consumer computer further comprising:

means for accessing a merchant via a computer network;

means for performing procedures for executing a on-line purchase transaction,  
said purchase transaction totaling a purchase dollar amount purchasing;

means for entering the data account number;

means for entering the access code; and

means for electronically routing the data account number and access code to the  
service provider computer, said service provider computer further comprising: [[;]]

means for confirming the ~~credit amount~~ data account number and access  
code; and

means for verifying that the purchase dollar amount is within the  
established purchasing limit.

~~means for routing the dollar amount of the transaction to the credit card~~  
~~issuer.~~

7. (Currently Amended) A ~~method~~ system according to claim 6, wherein the service  
provider computer further comprises comprising:

means for receiving the requested funds from the consumer's established credit  
card account;

means for wiring the purchase dollar amount[[s]] of the transaction to ~~the~~ a  
merchant less a ~~[[any]]~~ discount fee; and

means for ~~debiting~~ reducing the established purchasing limit in the financial data  
account of ~~limited access~~ by the purchase dollar amount ~~the amount electronically transferred.~~